**XYZ Category A - (Answer)**

***DIS before NPD – (no special circumstances)***

Name Alun Sven Pre-1988 GMP = N/A

DOD 03/09/2022 Post-1988 GMP = £284.96 p.a.

DOB 18/03/1970

DJS 22/10/1995

NPD 18/03/2035

Salary at DOD = £42,814.00

Final pensionable salary at DOD = £42,183.00 (latest entry)

Pre-1997 pensionable service (70ths) = 1 year & 166 days (22/10/1995 to 05/04/1997)

Post-1997 pensionable service (70ths) = 37 years & 347 days (06/04/1997 to 18/03/2035)

**1) Lump sum death benefit (LSDB)**

Life assurance = Salary x 4

= £42,814.00 x 4 = **£****171,256.00**

Refund of member contributions = **£** **43,185.16**

-----

Total LSDB = £171,256.00

+ £43,185.16 = **£****214,441.16**

The LSDB is payable at the Trustees’ discretion

LTA% = £214,441.16 / £1,073,100.00

x 100 = **19.98%**

This is within the deceased member’s remaining LTA of 100.00%.

**2) Spouse’s pension at DOD**

*Member's pre-1997 pension at DOD:* = 1 + (166/365) x £42,183.00 = £876.68 p.a. 70 (> GMP)

*Member’s post-1997 pension at DOD*: = 37 + (347/365) x £42,183.00 = £22,869.62 p.a.   
 70

*Total member’s pension at DOD:* = £876.68 + £22,869.62 = *£23,746.30 p.a.*

-----

Spouses pension = £23,746.30 x 50% =**£****11,873.15 p.a.**

*This is split as follows:*

Post88 WGMP (round to 52p)= £284.96 x 50% *=* £ 142.48 p.a.

+

Excess = £11,873.15 - £142.48 = £11,730.67 p.a.

£**11,873.15 p.a.**